

Information to identify the case:

Debtor 1	<u>Denice L DasGupta</u>	Social Security number or ITIN	xxx-xx-8786
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-32110-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denice L DasGupta
aka Denice Lynn DasGupta

1/17/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Denice L DasGupta
Debtor

Case No. 19-32110-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jan 17, 2025

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db	+ Denice L DasGupta, 213 E. Collings Drive, Collings Lake, NJ 08094-2511
518586233	+ Bankcard Services, PO Box 17501, Baltimore, MD 21297-1501
518586234	+ Berlin Services, APT/Suite 203, 1289 Route 38 West, Hainesport, NJ 08036-2730
518636924	+ Denise Carlon Esquire, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518586242	+ Laboratory Corp Of America, 231 Maple Avenue, Burlington, NC 27215-5848
518634005	+ Legacy Treatment Services Inc, 1289 Rte 38 West, Ste 203, Hainsport NJ 08036-2730
518586246	+ Pradip DasGupta, 136 Chicago Ave., Egg Harbor City, NJ 08215-1804
518586248	+ Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290
518586252	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
518586253	Toyota Financial Services, PO Box 790069, St. Louis, MO 63179-0069
518586254	+ Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2025 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jan 17 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518586230	+ EDI: WFNNB.COM	Jan 18 2025 01:36:00	ADS/Comenity/Catherine, PO BOX 182789, Columbus, OH 43218-2789
518586231	^ MEBN	Jan 17 2025 20:54:57	Ally Bank, 200 West Civic Center Dr, Suite 201, Sandy, UT 84070-4207
518586232	^ MEBN	Jan 17 2025 20:52:29	Apex asset management, 2501 Oregon pike suite, c/o Virtua, Lancaster, PA 17601-4890
518604672	Email/PDF: resurgentbknofications@resurgent.com	Jan 17 2025 21:06:38	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518586235	EDI: CAPITALONE.COM	Jan 18 2025 01:36:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
518586236	+ EDI: PHINGENESIS	Jan 18 2025 01:36:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
518586237	+ EDI: CITICORP	Jan 18 2025 01:36:00	CBNA, 1000 Technology Dr, Fallon, MO 63368-2239
518661956	Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:07:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518608639	+ EDI: CITICORP	Jan 18 2025 01:36:00	CitiMortgage, Inc, 1000 Technology Drive, MS 100 RM, O Fallon, MO 63368-2240

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518672009	EDI: CITICORP	Jan 18 2025 01:36:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518586240	+ EDI: IRS.COM	Jan 18 2025 01:36:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
518586241	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 17 2025 21:01:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
518604307	Email/PDF: resurgentbknofications@resurgent.com	Jan 17 2025 21:07:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518586243	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 17 2025 21:02:00	Mercury Card/FB&T, PO Box 84064, Columbus, GA 31908-4064
518586244	^ MEBN	Jan 17 2025 20:52:11	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519135662	EDI: PRA.COM	Jan 18 2025 01:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518650490	EDI: PRA.COM	Jan 18 2025 01:36:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518586245	^ MEBN	Jan 17 2025 20:54:53	Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
518663790	EDI: Q3G.COM	Jan 18 2025 01:36:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518663791	EDI: Q3G.COM	Jan 18 2025 01:36:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518586247	+ Email/Text: clientservices@remexinc.com	Jan 17 2025 21:02:00	Remex Inc, 307 Wall Street, c/o SJRA, Princeton, NJ 08540-1515
518586250	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 17 2025 21:03:00	Specialized Loan Services, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
518692236	Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 17 2025 21:03:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
518586249	^ MEBN	Jan 17 2025 20:52:54	South Jersey Radiology Assoc, PO Box 1710, Voorhees, NJ 08043-7710
518586251	EDI: AISTMBL.COM	Jan 18 2025 01:36:00	Sprint, P.O. Box 219718, Kansas City, MO 64121-9718
518589038	^ MEBN	Jan 17 2025 20:54:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518626685	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 17 2025 21:02:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518953745	Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:07:19	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518586239	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
518586238	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518625694	*	Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Portfolio Recovery Associates LLC bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Seymour Wasserstrum	on behalf of Debtor Denice L DasGupta mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6